



### ■ PANDEMIC PROPERTY AND CASUALTY TIPS



As our clients enter into uncharted territory in addressing Business Shutdowns and those Essential Businesses, Risk Strategies is aware of the potential issues you may face.

We suggest that you discuss these issues with your account service and loss control teams to ensure that your people, property and balance sheets are protected from potential losses. In all cases we suggest you adhere to any protocols/advisories put in place by local, state or federal governments.

Both during a shutdown and when your facilities restart, there are substantial perils that you will face.

The list below is not intended to be exhaustive, but provides you with discussion points to address major risks during this time.

#### Essential Businesses

- Identify cleaning contractors and pursue service contract for sanitization if necessary
- Consider temporary personnel restrictions to facility and especially the manufacturing areas. This should include employees and contractors.
- Reduce concentration of available seats in breakrooms and conference rooms and stagger break times to reduce clusters of people
- Maintain safety awareness and programs in all day to day operations
- Maintain all supervision programs for fire suppression systems (i.e. valve inspections, pump starts, impairment management programs, alarm testing, etc.)
- If staffing is reduced, review your emergency response plan and adjust roles as needed
- Maintain good housekeeping of combustible storage and flammable/combustible liquids
- Continue to control ignition sources (i.e. hot work operations, no smoking policies, etc.)
- Continue to review supplier/vendor contracts and obtain certificates of insurance

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### Resuming Operations

- Adhere to all Lockout/Tagout Procedures for all equipment
- Assess environmental requirements/indicators especially for regulated areas
- Inspect all equipment for signs of damage or defects that could result in failure
- Verify proper operation of safeguards on all equipment prior to start-up
- Follow company and manufacturer's SOPs for restarting equipment after shutdowns
- Obtain/Secure needed materials for operations
- Secure cranes and other material handling equipment
- Provide on-site security or conduct regular visits and notify law enforcement of idle facility.
- Ensure video cameras, and night vision cameras are positioned to capture the building footprint and roadways leading into the building.
- Replace light fixtures on the exterior to help with security while the building is vacant.
- Where possible, advise local Fire and Police departments of any substantial change in your operations.

### Vacant/Idle Facilities

- Notify insurance broker that facility will be idle in case there is exception clause in property policy
- Secure the all entrances and reduce access
- Verify fire protection systems are in service
- Maintain HVAC in the building to prevent mold or other contaminants and water pipes freezing
  - If required to shut HVAC/Electricity it is critical to develop protections against mold, contaminants and other hazards
- Properly shut down all non-essential equipment and utilities (i.e. electric, gas, etc.) as necessary.

### Assess the Need for expected/planned Capital investments in this environment

- Prioritize existing or new insurer loss control requirements
- If facilities are shut but can be entered, consider "hot" work that would have been limited previously
- Address next steps if investments are related to insurance or safety concerns
- Work to manage your insurers' expectations regarding your ability to make investments in plant & equipment going forward

### For More Info Contact

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